



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Group Art Unit 2165

In re

Patent Application of

Richard Warren Hailey, et al.

Application No. 10/814,554

Confirmation No.: 7426

Filed: March 31, 2004

Examiner: Jeffrey A. Gaffin

"DOCUMENT CREATION SYSTEM AND
METHOD USING KNOWLEDGE BASE,
PRECEDENCE, AND INTEGRATED
RULES"

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 CFR §1.97(b)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Examiner's attention is directed to the references which are listed on the attached Form PTO/SB/08A and/or PTO/SB/08B and copies of non-U.S. patent references are attached.

Citation of these references is respectfully requested.

No concession is made that these documents are prior art, and Applicant expressly reserves the right to antedate the documents as may be appropriate.

Respectfully submitted,

Julie A. Haut
Reg. No. 51,789

File No. 014586-9015-00

Michael Best & Friedrich LLP
100 East Wisconsin Avenue
Suite 3300
Milwaukee, Wisconsin 53202-4108
414.271.6560

I, Jennifer A. Durovka, hereby certify that this correspondence is being deposited with the US Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

Signature

Date of Signature

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	10/814,554
Filing Date	March 31, 2004
First named Inventor	Richard Warren Hailey
Group Art Unit	2161
Examiner name	Jeffrey A. Gaffin
Attorney Docket Number	014586-9015-00

Patent Documents

Examiner Initials	U.S. Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document
	6,006,242	Poole, et al.	12/21/1999
	2003/0163809	Bantz, et al.	8/28/2003

FOREIGN PATENT DOCUMENTS

Examiner Initials	Country Code	Foreign Patent Document Number	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document	Translation	English Abstract

S:\client\014586\9015\A1626966.1

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer. Patent and Trademark Office, Washington, DC 0231.

DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB number.

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	10/814,554
				Filing Date	March 31, 2004
				First Named Inventor	Richard Warren Hailey
				Group Art Unit	2165
				Examiner Name	Safet Metjahic
Sheet	1	of	1	Attorney Docket Number	014586-9015-00

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(s), volume-issue numbers(s), publisher, city and/or country where published.
		ARTA Deposit Documentation System Accessible Technology Meets Sensible Compliance Help, 2/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Experience Proven Technology With Reliable Compliance Help, 5/1/2001, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part 1 Version 2.5, 9/1/2002, pp. 1-63, Bankers Systems, Inc., St. Cloud, MN
		ARTA Deposit Documentation System User's Guide Part II Version 2.5, 9/1/2002, pp. 1-74, Bankers Systems, Inc., St. Cloud, MN
		ARTA Lending Documentation System Credit Insurance Setup Worksheets Credit Life Insurance, Disability Insurance, and Involuntary Unemployment Insurance, 1/6/2003, pp. 1-14, Bankers System, Inc., St. Cloud, MN
		Rembrandt Lending System Powerful Technology Fused With Reliable Compliance Knowledge, 6/5/2003, pp. 1-6, Bankers Systems, Inc., St. Cloud, MN
		I-32 Forms Solutions, I-32 Forms Design: Features, 2003, pp. 1-2, VMP Mortgage Solutions, a Bankers Systems, Inc. company
		I-32 Forms Solutions, I-32 Forms Solutions: I-32 Featuring Editor, 2003, pp. 1-4, VMP Mortgage Solutions, a Bankers Systems, Inc. company

S:\client\014586\9015\A1604665.1

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231.
DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.